

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

**NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM**

U.S. Bankruptcy Court  
402 East State Street  
Trenton, NJ 08608  
Telephone number: 609-858-9333

Honorable Kathryn C. Ferguson, U.S. Bankruptcy Judge

**CASE NUMBER:** 16-16147-KCF**DATE FILED::** 3/31/16

**In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):**  
Denise E Gallemore  
xxx-xx-5077

**ADDRESS OF DEBTOR(S):**

36 Heath Lane  
Willingboro, NJ 08046

**DEBTOR'S ATTORNEY:**  
Avram D White  
Law Offices of Avram D White, Esq  
66 Hampton Terrace  
Orange, NJ 07050

**TRUSTEE:**  
Karen E. Bezner  
567 Park Avenue, Suite 103  
Scotch Plains, NJ 07076  
(908) 322-8484

973-669-0857

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

5/15/17

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: February 17, 2017

FOR THE COURT  
Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Denise E Gallemore  
 Debtor

Case No. 16-16147-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: noa

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 Total Noticed: 119

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db +Denise E Gallemore, 36 Heath Lane, Willingboro, NJ 08046-1720  
 tr Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 cr +LSF8 MASTER PARTICIPATION TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
 Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516093585 ASHRO, 1112 7th Avenue, Monroe, WI 53566-1364  
 516093590 +AT&T Wireless, PO Box 8212, Aurora, IL 60572-8212  
 516093588 +AT&T Wireless, PO Box 944039, Maitland, FL 32794  
 516093589 +AT&T Wireless, PO Box 371430, Pittsburgh, PA 15250-7430  
 516093591 +AT&T Wireless Service, PO Box 8220, Aurora, IL 60572-8220  
 516093586 +Ashro Catalog, PO Box 609, Memphis, TN 38101-0609  
 516164917 +Ashro Lifestyle, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093587 +Ashro/Swiss Colony, 1515 South 21st Street, Clinton, IA 52732-6676  
 516093592 +Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610  
 516093597 Comenity Bank/Game, P O Box 181120, Columbus, OH 43218  
 516093600 +Convergent Healthcare, 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229  
 516093601 +Cooper BMA Endoscope CTR, attn: C and H Collection Services Inc., PO Box 1399,  
 Merchantville, NJ 08109-0399  
 516260796 +Cooper University C/O Convergent HC Rec, Convergent Healthcare Recoveries Inc.,  
 P.O. Box 1289, Peoria, IL 61654-1289  
 516093602 Cooper University Health Care, PO Box 1022, For Notice Only, Wixom, MI 48393-1022  
 516093603 Cooper University Health Care, PO Box 1022, Wixom, MI 48393-1022  
 516093606 Credit One Bank, PO Box 98672, Las Vegas, NV 89193-8672  
 516093608 David's Bridal Shop, PO Box 659707, San Antonio, TX 78265-9707  
 516093609 Deer Park Poland Spring, attn: Associated Credit Services Inc, PO Box 5171,  
 Westborough, MA 01581-5171  
 516093610 Deer Park Water, 215661 Dixie Highway, Suite 4, Louisville, KY 40258  
 516093611 +Discover Bank, attn: Capital Management Services LP, 698 1/2 South Ogden Street,  
 Buffalo, NY 14206-2317  
 516093615 +First Premier Bank, PO Box 3038, Evansville, IN 47730-3038  
 516093623 +GMAC, 3451 Hammond Ave., Waterloo, IA 50702-5300  
 516093620 Ginny, 1112 7th Avenue, Monroe, WI 53566-1364  
 516093621 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
 516164918 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093628 Larchmont Imaging, attn: Apex Asset Management LLC, 2501 Oregon Pike Suite 102,  
 Lancaster, PA 17601-4890  
 516093627 +Larchmont Imaging, 1295 Route 38 West, Hainesport, NJ 08036-2702  
 516093629 +Larchmont Imaging Associates, Attn: Credit Management, Inc., 4200 International Parkway,  
 Carrollton, TX 75007-1912  
 516093630 Lourdes Medical Center of Burlington Cty, attn: Financial Recoveries, PO Box 1388,  
 Mount Laurel, NJ 08054-7388  
 516093631 +Mason Direct, PO Box 77001, Madison, WI 53707-1001  
 516093632 +Mason Easy Pay, PO Box 2808, Monroe, WI 53566-8008  
 516093635 +Midland Credit Management, Attn: Pressler & Pressler, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 516093637 +Midland Funding, LLC, Attn: Pressler and Pressler, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 516164950 +Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093638 Midnight Velvet, 112 7th Avenue, Monroe, WI 53566  
 516093639 +Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364  
 516164951 +Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093640 +Monroe and Main, attn: Professional Recovery Consultants, 2700 Meridian Parkway, Suite 200,  
 Durham, NC 27713-2441  
 516093641 +NLA Burlington, att: Natural Lawn of America, PO Box 2330, Riverton, NJ 08077-5330  
 516093652 +PSEG, 80 Park Plaza, Newark, NJ 07102-4194  
 516093651 +PSEG, 80 Park Plaza T5D, Newark, NJ 07102-4109  
 516093648 PSEG, PO Box 14104, New Brunswick, NJ 08906-4104  
 516093649 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444  
 516093644 +Palisades Collection, LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244  
 516093643 +Palisades Collection, LLC, Attn: Pressler & Pressler, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 516093646 +Poland Spring, PO Box 856192, Louisville, KY 40285-6192  
 516093645 +Poland Spring, 50 Commerce Way, Norton, MA 02766-3323  
 516093647 +Poland Spring Natural Spring Water, 6661 Dixie Highway, Suite 4, Louisville, KY 40258-3950  
 516093654 +Saint Michaels Medical Center, 100 Front Street, Suite 1, Riverside, NJ 08075-1181  
 516093655 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
 516093658 +Seventh Avenue, PO Box 740933, Dallas, TX 75374-0933  
 516164957 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516093656 +Seventh Avenue, Attn: Merchants' Credit Guide Co., 223 W. Jackson Blvd.,  
 Chicago, IL 60606-6908  
 516093657 +Seventh Avenue, Attn: Van RU Credit Corporation, PO Box 618, Park Ridge, IL 60068-0618

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516093665 Sprint PCS, PO Box 2200, Bedford Park, IL 60499-2200  
516103332 Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730,  
Rochester, MI 48308-0730  
516093672 +The Center for Kidney Care, attn: I C Systems, PO Box 64378, Saint Paul, MN 55164-0378  
516093673 +Township of Willingboro, 1 Rev Dr. M.L. King Jr. Drive, Willingboro, NJ 08046-2853  
516331874 +U.S. BANK TRUST, N.A., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY,  
OKLAHOMA CITY, OK 73134-2500  
516093675 Walmart, PO Box 628043, Orlando, FL 32862  
516093678 Walmart, PO Box 960023, Dayton, FL 32896

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 17 2017 23:56:19 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Feb 17 2017 23:56:15 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516159080 EDI: GMACFS.COM Feb 17 2017 23:33:00 Ally Financial, PO Box 130424,  
Roseville MN 55113-0004  
516093584 +EDI: GMACFS.COM Feb 17 2017 23:33:00 Ally Financial, PO Box 380901,  
Minneapolis, MN 55438-0901  
516182471 EDI: BL-BECKET.COM Feb 17 2017 23:33:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
PO BOX 3001, MALVERN, PA 19355-0701  
516093593 +EDI: CAPITALONE.COM Feb 17 2017 23:33:00 Capital One Bank, PO Box 71083,  
Charlotte, NC 28272-1083  
516093594 +EDI: CAPITALONE.COM Feb 17 2017 23:33:00 Capital One Bank, PO Box 71083,  
For Notice Only, Charlotte, NC 28272-1083  
516135329 EDI: CAPITALONE.COM Feb 17 2017 23:33:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
516093595 EDI: WFNNB.COM Feb 17 2017 23:33:00 Comenity Bank, PO Box 183003,  
Columbus, OH 43218-3003  
516093596 +EDI: WFNNB.COM Feb 17 2017 23:33:00 Comenity Bank/Davids Bridal, P O Box 182120,  
Columbus, OH 43218-2120  
516093598 +EDI: WFNNB.COM Feb 17 2017 23:33:00 Comenity Bank/Game, P O Box 182789,  
Columbus, OH 43218-2789  
516093599 +EDI: WFNNB.COM Feb 17 2017 23:33:00 Comenity Bank/Mandees, P O Box 182789,  
Columbus, OH 43218-2789  
516093605 +EDI: RCSFNBMARIN.COM Feb 17 2017 23:33:00 Credit One Bank, PO Box 98873,  
Las Vegas, NV 89193-8873  
516093604 +EDI: RCSFNBMARIN.COM Feb 17 2017 23:33:00 Credit One Bank, PO Box 80015,  
Los Angeles, CA 90080-0015  
516093607 +EDI: HFC.COM Feb 17 2017 23:33:00 David's Bridal Shop, Attn: Retail Services,  
PO Box 17602, For Notice Only, Baltimore, MD 21297-1602  
516093612 +EDI: AMINFOFP.COM Feb 17 2017 23:33:00 First Premier Bank, PO Box 5114,  
Sioux Falls, SD 57117-5114  
516093613 EDI: AMINFOFP.COM Feb 17 2017 23:33:00 First Premier Bank, PO Box 5147,  
Sioux Falls, SD 57117-5147  
516093616 +EDI: AMINFOFP.COM Feb 17 2017 23:33:00 First Premier Bank, PO Box 5524,  
Sioux Falls, SD 57117-5524  
516093617 EDI: AMINFOFP.COM Feb 17 2017 23:33:00 First Premier Bank, 3820 N Louise Avenue,  
Sioux Falls, SD 57107-0145  
516093614 +EDI: AMINFOFP.COM Feb 17 2017 23:33:00 First Premier Bank, 601 South Minnesota Avenue,  
Sioux Falls, SD 57104-4868  
516093618 EDI: AMINFOFP.COM Feb 17 2017 23:33:00 First Premier Bank, 3820 North Louise Avenue,  
Sioux Falls, SD 57107-0145  
516093619 +EDI: AMINFOFP.COM Feb 17 2017 23:33:00 First Premium Bank, Po Box 5524,  
Sioux Falls, SD 57117-5524  
516093622 +EDI: GMACFS.COM Feb 17 2017 23:33:00 GMAC, PO Box 130424, Roseville, MN 55113-0004  
516093625 +EDI: CBSKOHLS.COM Feb 17 2017 23:33:00 Kohl's, PO Box 3004, Milwaukee, WI 53201-3004  
516093626 +EDI: CBSKOHLS.COM Feb 17 2017 23:33:00 Kohl's, PO Box 3084, Milwaukee, WI 53201-3084  
516093624 +EDI: CBSKOHLS.COM Feb 17 2017 23:33:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
516093634 +EDI: MID8.COM Feb 17 2017 23:33:00 Midland Credit Management, 8875 Aero Drive, Suite 2,  
San Diego, CA 92123-2255  
516093633 +EDI: MID8.COM Feb 17 2017 23:33:00 Midland Credit Management, PO Box 939019,  
San Diego, CA 92193-9019  
516093636 EDI: MID8.COM Feb 17 2017 23:33:00 Midland Funding, 8875 Aero Dr Suite 200,  
San Diego, CA 92123-2255  
516334438 EDI: PRA.COM Feb 17 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o Ashley Stewart,  
POB 41067, Norfolk VA 23541  
516334435 EDI: PRA.COM Feb 17 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o David's Bridal,  
POB 41067, Norfolk VA 23541  
516334644 EDI: PRA.COM Feb 17 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o Gamestop,  
POB 41067, Norfolk VA 23541  
516334433 EDI: PRA.COM Feb 17 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o Mande, POB 41067, Norfolk VA 23541  
516093650 E-mail/Text: bankruptcy@pseg.com Feb 17 2017 23:55:35 PSEG, PO Box 790,  
Cranford, NJ 07016-0790  
516093653 +E-mail/Text: bankruptcy@pseg.com Feb 17 2017 23:55:35 PSEG, 20 Commerce Drive,  
Cranford, NJ 07016-3612  
516093642 +E-mail/Text: ebn@vativrecovery.com Feb 17 2017 23:56:00 Palisade Collection, LLC,  
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2524

District/off: 0312-3

User: admin  
Form ID: noa

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516312496 +EDI: JEFFERSONCAP.COM Feb 17 2017 23:33:00 Premier Bankcard, LLC,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
516149759 EDI: Q3G.COM Feb 17 2017 23:33:00 Quantum3 Group LLC as agent for,  
Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788  
516093659 EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint, PO Box 219554, Kansas City, MO  
516093661 EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint, PO Box 740503, Atlanta, GA 30374  
516093662 EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint / Nextel, PO Box 17621, Baltimore, MD 21297  
516093667 EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint PCS, PO Box 219554, Kansas City, MO 64121  
516093664 EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint PCS, PO Box 219718,  
Kansas City, MO 64121-9718  
516093666 EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint PCS, PO Box 62071, Baltimore, MD 21264  
516093660 EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint, PO Box 152046, Irving, TX 75015-2046  
516093663 +EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint Customer Service, PO Box 8077,  
London, KY 40742-8077  
516093669 +EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint PCS, PO Box 105243, Atlanta, GA 30348-5243  
516093668 +EDI: NEXTEL.COM Feb 17 2017 23:33:00 Sprint PCS, PO Box 8077, London, KY 40742-8077  
516093670 +EDI: RMSC.COM Feb 17 2017 23:33:00 Synch/Old Navy, PO Box 965015,  
Orlando, FL 32896-5015  
516093671 +EDI: RMSC.COM Feb 17 2017 23:33:00 Synchrony Financial, 777 Long Ridge Road,  
Stamford, CT 06902-1247  
516093676 +EDI: RMSC.COM Feb 17 2017 23:33:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927  
516093674 EDI: RMSC.COM Feb 17 2017 23:33:00 Walmart, PO Box 965024, For Notice Only,  
Orlando, FL 32896-5024  
516093677 EDI: RMSC.COM Feb 17 2017 23:33:00 Walmart, PO Box 9769, Macon, GA 31297  
TOTAL: 53

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Avram D White on behalf of Debtor Denise E Gallemore clistbk3@gmail.com,  
adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com  
Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
John Philip Schneider on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

TOTAL: 10